Case 15-16304 Doc 1 Filed 05/07/15 Entered 05/07/15 13:32:02 Desc Main Document Page 1 of 47

| B1 (Official Form 1)(04/13) | | | | 341110111 | | 90 ± 0. | • • • | _ | | | |
|--|---|--|--|--------------------------------------|---|--|---|--|--|---|--|
| | United S Nor | | | ruptcy (of Illino | | | | | Vol | untary | Petition |
| Name of Debtor (if individua Nash, John E | ıl, enter Last, First, | Middle): | | | Name | of Joint De | ebtor (Spouse | e) (Last, First | , Middle): | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | used by the J maiden, and | | | 3 years | | |
| Last four digits of Soc. Sec. of (if more than one, state all) xxx-xx-5141 Street Address of Debtor (No | | | ΓIN)/Comj | plete EIN | (if more | than one, state | f Soc. Sec. or all) | | | | o./Complete EIN |
| 8660 South 86th Ave # Justice, IL | • | inu state). | | ZIP Code | Succi | Address of | Joint Debtor | (140. and 50 | reet, eny, a | на заке). | ZIP Code |
| County of Residence or of the | Principal Place of | Business: | (| 60458 | Count | y of Reside | ence or of the | Principal Pla | ace of Busi | ness: | |
| Cook | • | | | | | | | · | | | |
| Mailing Address of Debtor (in | f different from stre | eet address) |): | | Mailir | g Address | of Joint Debt | tor (if differe | nt from stre | eet address): | |
| | | | _ | ZIP Code | | | | | | | ZIP Code |
| Location of Principal Assets of (if different from street address | | | | | I | | | | | | |
| Type of Deb | | | | of Business one box) | | | - | of Bankrup Petition is Fi | | | ch |
| ■ Individual (includes Joint See Exhibit D on page 2 of th □ Corporation (includes LLt □ Partnership □ Other (If debtor is not one o check this box and state type | Debtors) is form. C and LLP) f the above entities, | ☐ Single in 11 ☐ Railro ☐ Stock | h Care Buse Asset Re U.S.C. § 1 bad broker modity Broking Bank | siness eal Estate as 101 (51B) | defined | Chapt Chapt Chapt Chapt Chapt Chapt | er 7 er 9 er 11 er 12 | ☐ Cl of ☐ Cl of | hapter 15 P a Foreign hapter 15 P a Foreign | etition for R Main Procee etition for R Nonmain Pr | eding ecognition |
| Chapter 15 De Country of debtor's center of ma Each country in which a foreign by, regarding, or against debtor i | in interests: | Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizatio under Title 26 of the United States Code (the Internal Revenue Code) | | | ntion ites | defined "incurr | are primarily condinated in 11 U.S.C. § are detected by an indivioual, family, or | (Check consumer debts, § 101(8) as idual primarily | for | | are primarily ess debts. |
| - | ee (Check one box |) | | Check o | | 11.1 . | • | ter 11 Debt | | <u> </u> | |
| ■ Full Filing Fee attached □ Filing Fee to be paid in instal attach signed application for debtor is unable to pay fee ex Form 3A. □ Filing Fee waiver requested (attach signed application for the signed application for | the court's consideraticept in installments. In applicable to chapter | on certifying Rule 1006(b) 7 individuals | g that the). See Office s only). Mu | ial Check is ar Check a St A A A | ebtor is not f: ebtor's aggre e less than Il applicable plan is bein cceptances | a small businegate nonco \$2,490,925 (expression) boxes: ag filed with of the plan w | | defined in 11 tages defined in 11 tages debts (except to adjustment defined in 11 tages defined in 11 tage | J.S.C. § 1010 cluding debts on 4/01/16 of | 51D). owed to insicand every three | lers or affiliates) he years thereafter). editors, |
| Statistical/Administrative In Debtor estimates that fund Debtor estimates that, after there will be no funds available. | ls will be available r any exempt prop | erty is excl | uded and | administrati | | es paid, | | THIS | SPACE IS I | FOR COURT | USE ONLY |
| Estimated Number of Credito | 200- | 1,000- | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | | |
| Estimated Assets S0 to \$50,001 to \$100,850,000 \$100,000 \$500 | ,001 to \$500,001 ,000 to \$1 | \$1,000,001 to \$10 | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | | |
| Estimated Liabilities | ,001 to \$500,001 ,000 to \$1 | \$1,000,001 to \$10 | \$10,000,001 to \$50 million | | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | | |

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Page 2 Name of Debtor(s): Voluntary Petition Nash, John E (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Marcie Venturini May 7, 2015 Signature of Attorney for Debtor(s) (Date) Marcie Venturini 6203500 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ John E Nash

Signature of Debtor John E Nash

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 7, 2015

Date

Signature of Attorney*

X /s/ Marcie Venturini

Signature of Attorney for Debtor(s)

Marcie Venturini 6203500

Printed Name of Attorney for Debtor(s)

Robert J. Semrad & Associates, LLC

Firm Name

20 S. Clark Street

28th Floor

Chicago, IL 60603

Address

Email: rsemrad@robertjsemrad.com

(312) 913 0625 Fax: (312) 913 0631

Telephone Number

May 7, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):
Nash, John E

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| · | |
|---|--|
| | |

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

| In re | John E Nash | | Case No. | |
|-------|-------------|-----------|----------|---|
| m re | JOHN E NASH | | Case No. | |
| | | Debtor(s) | Chapter | 7 |
| | | | | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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| D (Official Form 1, Exhibit D) (12/09) - Cont. | e 2 |
|---|-----|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone. | r |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling quirement of 11 U.S.C. § 109(h) does not apply in this district. | |
| I certify under penalty of perjury that the information provided above is true and correct. | |
| Signature of Debtor: /s/ John E Nash John E Nash | |
| Date: May 7, 2015 | |

В

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | John E Nash | | Case No | |
|-------|-------------|--------|---------|---|
| - | | Debtor | -, | |
| | | | Chapter | 7 |
| | | | • | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-------------------|-------------|--------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 2,093.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 17,560.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 7 | | 42,543.08 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 987.69 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 994.00 |
| Total Number of Sheets of ALL Schedu | ıles | 21 | | | |
| | T | otal Assets | 2,093.00 | | |
| | | | Total Liabilities | 60,103.08 | |

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | John E Nash | | Case No. | | |
|-------|-------------|--------|----------|---|--|
| - | | Debtor | -, | | |
| | | | Chapter | 7 | |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-----------|
| Domestic Support Obligations (from Schedule E) | 17,560.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 15,834.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 33,394.00 |

State the following:

| Average Income (from Schedule I, Line 12) | 987.69 |
|--|----------|
| Average Expenses (from Schedule J, Line 22) | 994.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | 1,500.09 |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 0.00 |
|--|-----------|-----------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 17,560.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 42,543.08 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 42,543.08 |

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| R6A | (Official | Form | 6A) (12/07) | |
|-----|-----------|------|-------------|--|

| In re | John E Nash | Case No |
|-------|-------------|---------|
| | | Debtor |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

| In re | John E Nash | | Case No. | |
|-------|-------------|--------|----------|--|
| | | Debtor | , | |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption |
|-----|--|------------------|--------------------------------------|---|--|
| 1. | Cash on hand | Χ | | | |
| 2. | Checking, savings or other financial | Chase | Checking | - | 10.00 |
| | accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and | TCF C | Checking | - | 5.00 |
| | homestead associations, or credit unions, brokerage houses, or cooperatives. | FedEx | Credit Union Savings | - | 10.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | House | chold Furniture | - | 500.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. | Wearing apparel. | Clothir | ng | - | 400.00 |
| 7. | Furs and jewelry. | Χ | | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | Х | | | |
| 10. | Annuities. Itemize and name each issuer. | X | | | |
| | | | | | |
| | | | | | |
| | | | | Sub-Tota | al > 925.00 |

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

| In re | John E Nash | Case No |
|-------|-------------|---------|
| • | | Debtor |

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | Type of Property | N O N | Description and Location of Property | Husband, Wife, Joint, or | Current Value of Debtor's Interest in Property, without Deducting any |
|-----|---|-------------|--------------------------------------|--------------------------------|---|
| | | E | | Community | Secured Claim or Exemption |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | Χ | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| | | | | Sub-Tota | 0.00 |
| | | | (| Total of this page) | al > 0.00 |

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

| In re | John E Nash | Case No. |
|-------|-------------|----------|
| | | , |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | Х | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | 19 Ke | 95 Nissan Sentra // 160,000 miles // Estimated via elly Bluebook | - | 1,168.00 |
| 26. | Boats, motors, and accessories. | Х | | | |
| 27. | Aircraft and accessories. | Χ | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | Χ | | | |
| 30. | Inventory. | Χ | | | |
| 31. | Animals. | Χ | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | Χ | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

| Sub-Total > 1,168.00 (Total of this page) | Total > 2,093.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

| In re | John E Nash | Case No |
|-------|-------------|---------|
| | | Debtor |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|----------------------------------|---|
| Checking, Savings, or Other Financial Accounts, Certi Chase Checking | ficates of Deposit 735 ILCS 5/12-1001(b) | 10.00 | 10.00 |
| Chase Checking | 733 1203 3/12-1001(b) | 10.00 | 10.00 |
| TCF Checking | 735 ILCS 5/12-1001(b) | 5.00 | 5.00 |
| FedEx Credit Union Savings | 735 ILCS 5/12-1001(b) | 10.00 | 10.00 |
| Household Goods and Furnishings Household Furniture | 735 ILCS 5/12-1001(b) | 500.00 | 500.00 |
| Wearing Apparel Clothing | 735 ILCS 5/12-1001(a) | 400.00 | 400.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles 1995 Nissan Sentra // 160,000 miles // Estimated via Kelly Bluebook | 735 ILCS 5/12-1001(c) | 1,168.00 | 1,168.00 |

Total: 2,093.00 2,093.00

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B6D (Official Form 6D) (12/07)

| In re | John E Nash | Case No |
|-------|-------------|---------|
| _ | | Debtor |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Check this con it dector has no creations hold. | | | ned claims to report on any senedate 2. | | | | | |
|--|---|-------------|--|---------------|--------------|----------|---|---------------------------------|
| CDEDITIONIS NAME | C NAME C Husband, Wife, Joint, or Community C V D AMOUNT OF | | | | | | | |
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H M | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | COXF_XGEXF | UNLLQULDATED | DISPUTED | CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. | | | | Т | T E | | | |
| | | | Value \$ | | D | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | ⊢ | Value \$ | | | Н | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | L | Value \$ | | | | | |
| continuation sheets attached | | | S (Total of th | ubte nis p | | | | |
| | | | (Report on Summary of Sci | | ota ule | | 0.00 | 0.00 |
| | | | | | | | | |

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B6E (Official Form 6E) (4/13)

| • | | | | |
|-------|-------------|--------|----------|--|
| In re | John E Nash | | Case No. | |
| - | | Debtor | | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

| Domestic | support | obligations |
|----------|---------|-------------|
|----------|---------|-------------|

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

| In re | John E Nash | Case No |
|-------|-------------|---------|
| • | | Debtor |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

| | | | | | | | TYPE OF PRIORITY | , |
|--|-----------------|--------|-------------------------------------|------------|------------------|--------|--------------------|---|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | J H | | CONTINGENT | UNLIQUIDA | E D | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED T PRIORIT |
| Account No. | | | | Т | A T E D | | | |
| Alnita Maxey c/o IL Dept of Healthcare PO Box 19405 Springfield, IL 62794 | | - | | | | | 0.00 | 0.00 |
| Account No. xxxxxxxxx6000 | | | Opened 12/01/06 Last Active 4/14/15 | T | | | | |
| Illinois Child Suppo Attn: Bankruptcy/Mail 509-4-42 509 S 6th St. Springfield, IL 62701 | | - | Family Support | | | | 47,500,00 | 0.00 |
| Account No. | + | | | | | | 17,560.00 | 17,560.0 |
| Sherita Enoch c/o IL Department of Child Servic P.O. BOX 19407 Springfield, IL | | - | | | | | | 0.00 |
| Account No. | ╀ | + | | H | | | 0.00 | 0.0 |
| Sherry Knox c/o IL Department of Child Services PO BOX 19286 Springfield, IL 62794 | | - | | | | | | 0.00 |
| Account No. | ╁ | + | | H | | | 0.00 | 0.0 |
| A ROCCULTATION | | | | | | | | |
| Sheet _1 of _1 continuation sheets at | | |) | Sub | | | | 0.00 |
| Schedule of Creditors Holding Unsecured Pr | iorit | y Cl | aims (Total of t | | pag Tota | | 17,560.00 | 17,560.0 0.00 |
| | | | (Report on Summary of Sc | | | | 17,560.00 | 17,560.0 |

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B6F (Official Form 6F) (12/07)

| In re | John E Nash | Case No |
|-------|-------------|---------|
| | | Debtor |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| — eneck and each in decice and no electrons instanting ansectan | | _ | * | | | _ | _ | |
|---|----------|--------------|------------------|---------------|-------------|----------|-------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu J C | | N N | Z Q ⊃ _ | DISPUTED | 3 J T | AMOUNT OF CLAIM |
| Account No. | | | Medical Debt | Ť | T E D | | | |
| Advocate Medical Group 701 Lee Street Des Plaines, IL 60016 | | - | | | D | | | 245.00 |
| Account No. | | | US Cellular | | П | T | † | |
| Afni 404 Brock Dr P O Box 3517 Bloomington, IL 61702 | | - | | | | | | 221.93 |
| Account No. | | | Medical Debt | | П | T | † | |
| Anthem PO Box 60007 Los Angeles, CA 90060 | | - | | | | | | |
| | | | | | | | | 2,386.35 |
| Account No. Bank of America P.O. Box 182965 Columbus, OH 43218 | | - | Unsecured | | | | | 198.54 |
| _6 _ continuation sheets attached | ľ | <u> </u> | S (Total of t | Subt his j | | |) | 3,051.82 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No. |
|-------|-------------|----------|
| - | | Debtor ' |

| | I c | lш | usband, Wife, Joint, or Community | | _ | 111 | Ь | |
|---|----------|-------------|--|-------------------|----------|-------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C N H | DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL | ND LAIM TE. | ONTINGEN | ONL QU L DA | DISPUTED | AMOUNT OF CLAIM |
| Account No. | | | Utility Bill | | Т | E | | |
| City of Chicago Water Dept Dept of Financing 333 S. State, Suite 300 Chicago, IL 60604 | | - | | | | | | 4,000.00 |
| Account No. | 1 | t | Cable Bill | | | | | |
| Comcast Cable PO Box 3002 Southeastern, PA 19398 | | - | | | | | | 390.25 |
| Account No. | ╁ | t | AT&T | | | | | |
| Credit Collection Services Two Wells Avenue Newton Center, MA 02459 | | - | | | | | | 160.73 |
| Account No. | + | $^{+}$ | Dental bill | | | | | |
| Cunited Concordia PO Box 69421 Harrisburg, PA 17106 | | - | | | | | | 500.00 |
| Account No. xxxxxxxxxxxxx0002 | + | + | Opened 2/01/13 Last Active 3/31/15 | | | | | |
| Fed Loan Serv Po Box 60610 Harrisburg, PA 17106 | | - | Educational | | | | | 6,000.00 |
| Sheet no. 1 of 6 sheets attached to Schedule of | | | 1 | Sı | ubt | tota | ıl | 44.050.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | C | Total of th | is | pag | ge) | 11,050.98 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No. |
|-------|-------------|----------|
| • | | Debtor |

| | l c | Īυ. | sband, Wife, Joint, or Community | 1 | | 111 | ь | |
|---|----------|-------------|-------------------------------------|-------------------|-----------|-------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J | DATE CLAIM WAS INCUIDED A | ND LAIM IE. | CONTINGEN | ONL QU L DA | DISPUTED | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxx0004 | | | Opened 10/01/13 Last Active 3/31/15 | | Т | TE | | |
| Fed Loan Serv Po Box 60610 Harrisburg, PA 17106 | | - | Educational | • | | | | 4,000.00 |
| Account No. xxxxxxxxxxxx0001 | | | Opened 2/01/13 Last Active 3/31/15 | | | | | |
| Fed Loan Serv Po Box 60610 Harrisburg, PA 17106 | | - | Educational | | | | | 3,500.00 |
| Account No. xxxxxxxxxxxx0003 | ╁ | + | Opened 9/01/13 Last Active 3/31/15 | | | | | · |
| Fed Loan Serv Po Box 60610 Harrisburg, PA 17106 | | - | Educational | | | | | 2,334.00 |
| Account No. | | \vdash | Unsecured Debt | | | | | |
| Fingerhut PO Box 166 Newark, NJ 07101 | | - | | | | | | 469.00 |
| Account No. xxxxxxxxxxxx8315 | L | + | Opened 6/01/09 Last Active 8/25/09 | | | | Н | |
| First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 | | - | Credit Card | | | | | 522.00 |
| Sheet no. 2 of 6 sheets attached to Schedule of | | | | Sı | ubı | ota | ıl | 10,825.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | | (Total of th | is | pag | ge) | 10,025.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No |
|-------|-------------|----------|
| | | Debtor , |

| | - | | | 1 - | | - | |
|---|--------|----|---|------|--------------|-----|-----------------|
| CREDITOR'S NAME, | CODEBT | Hu | sband, Wife, Joint, or Community | 16 | U N | D | |
| MAILING ADDRESS | D | н | DATE CLAIM WAS INCLIDED AND | Ņ | ŀ | | |
| INCLUDING ZIP CODE, | B | W | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM | H | Q | ĺυ | |
| AND ACCOUNT NUMBER | T | J | IS SUBJECT TO SETOFF, SO STATE. | N | ľ | T | AMOUNT OF CLAIM |
| (See instructions above.) | O R | С | is separed to seron, so sinte. | E | Ď | D | |
| Account No. xxxxxxxxxxxx0297 | T | T | Opened 6/01/08 Last Active 2/01/10 | ΤΪ | UNLIQUIDATED | | |
| | 1 | | Credit Card | | Ď | | |
| First Premier Bank | | | | | | | |
| 601 S Minnesota Ave | 1 | - | | 1 | | | |
| Sioux Falls, SD 57104 | | | | 1 | | | |
| | | | | | | | |
| | | | | | | | 447.00 |
| Account No. | | | Payday Loan | | | | |
| | | | | | | | |
| First Rate Financial | 1 | | | 1 | | | |
| 1507 E. 87th St. | | - | | | | | |
| Chicago, IL 60619 | 1 | | | | | | |
| | | | | 1 | | | |
| | | | | | | | 1,700.00 |
| Account No. | T | | Payday Loan | | | | |
| | 1 | | | | | | |
| Illinois Lending Corp | 1 | | | | | | |
| 2109 S. Wabash Ave | 1 | - | | 1 | | | |
| Chicago, IL 60616 | 1 | | | 1 | | | |
| | 1 | | | | | | |
| | | | | | | | 800.00 |
| Account No. xxxx-xx-xx8023 | T | | 2/10/2014 | T | | | |
| | 1 | | Filing Date: 2/10/2014 Case Type: | | | | |
| JRSI, Inc. | | | CONTRACT | | | | |
| C/O Steven J. Fink & Associates, PC | 1 | - | Division: Municipal Division District: First | | | | |
| 25 E. Washington, Ste. 1233(a) | 1 | | Municipal | | | | |
| Chicago, IL 60602 | | | | 1 | | | |
| | | | | | | | 900.48 |
| Account No. 1091 | | | Mastercard Unsecured | | | | |
| | 1 | | | | | | |
| Mastercard | 1 | | | | | | |
| PO Box 4477 | 1 | - | | 1 | | | |
| Beaverton, OR 97076 | 1 | | | | | | |
| | 1 | | | | | | |
| | | | | | | | 447.99 |
| Sheet no. 3 of 6 sheets attached to Schedule of | | | | Subi | tota | 1 | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | | | | 4,295.47 |
| | | | (104101) | | r ~5 | ,-, | |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No |
|-------|-------------|---------|
| | | Debtor |

| | С | Hu | sband, Wife, Joint, or Community | С | U | D | |
|---|----------|-------------|---|-----------|----------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C M H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | 10 | lι | AMOUNT OF CLAIM |
| Account No. xxxxxx2107 | | | Credit | Т | E | | |
| Metabank Attn: c/o Midland Funding 8875 Aero Suite 200 San Diego, CA 92123 | | - | | | D | | 701.00 |
| Account No. | | | Metabank | | l | | |
| Midland Credit Management 8875 Aero Dr San Diego, CA 92123 | | - | | | | | 686.38 |
| Account No. xxxxxx2107 | | | Opened 1/01/13 | | | | 000.30 |
| Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123 | | - | Factoring Company Account Metabank | | | | 701.00 |
| Account No. | | | Utility bill | | H | t | |
| People's Gas 130 E. Randolph Drive Chicago, IL 60601 | | - | | | | | 1,120.36 |
| Account No. | | | Payday Loan | + | \vdash | \vdash | |
| PLS 1215 East 87th Street Chicago, IL 60619 | | - | | | | | 700.00 |
| Sheet no. 4 of 6 sheets attached to Schedule of | | _ | ı | Sub | tota | ıl | 2.000.74 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pag | ge) | 3,908.74 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No. |
|-------|-------------|----------|
| • | | Debtor |

| | 1.0 | I | shand Wife Isiat or Community | | _ | U | D | |
|---|----------|---------|---|----------|-----------|-----|----|-------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | CONTINGEN | | | AMOUNT OF CLAIM |
| Account No. | | | Credit | | Т | TE | | |
| Professional Placement Services PO Box 612 Milwaukee, WI 53201 | | - | | | | ם | | 550.48 |
| Account No. | | | DataCentral, LLC | + | | | | |
| Roberts & Associates 7915 S. Emerson Ave Suite B-230 Indianapolis, IN 46237 | | - | | | | | | 700.00 |
| Account No. | | | Premier Bankcard | | | | | |
| Rushmore Services Center PO Box 5508 Sioux Falls, SD 57117 | | - | | | | | | 521.59 |
| Account No. | | | Payday Loan | \dashv | | | | |
| Stratford Career Institute c/o USCB Corporation 101 Harrison Street Archbald, PA 18403 | | - | | | | | | 529.00 |
| Account No. xx0175 | | | Opened 4/01/12 Last Active 11/22/13 | \dashv | 1 | | | |
| Universal Acceptance Po Box 398104 Edina, MN 55439 | | - | Automobile | | | | | 6,581.00 |
| Sheet no5 of _6 sheets attached to Schedule of | | _ | | | | ota | | 8,882.07 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total | of thi | s į | oag | e) | -, - - |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John E Nash | Case No |
|-------|-------------|----------|
| | | Debtor , |

| CREDITOR'S NAME, MAILING ADDRESS | COD | l | sband, Wife, Joint, or Community | CON | U N I | D I S | |
|--|----------|--------|---|-------------|-------------|-------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | T I N G E | | DISPUTED | AMOUNT OF CLAIM |
| Account No. | | | Stratford Career Institute | 7 | Î | | |
| USCB PO Box 75 Archbald, PA 18403 | | - | | | D | | 529.00 |
| Account No. | | | | \dagger | | | |
| | | | | | | | |
| Account No. | | | | + | + | | |
| | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | + | | | |
| | | | | | | | |
| | | | | | | | |
| Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | Sub this | | | 529.00 |
| | | | (Report on Summary of S | | Tot dul | | 42,543.08 |

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B6G (Official Form 6G) (12/07)

| In re | John E Nash | | Case No. |
|-------|-------------|--------|----------|
| - | | Debtor | |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Waterton Residentail 8712 South 87th Street Justice, IL 60458 Residentail Lease

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B6H (Official Form 6H) (12/07)

| In re | John E Nash | Case No. |
|-------|-------------|-----------|
| | | Daltaria, |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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| Fill | in this information to identify your ca | ase: | | | | | | | | |
|--------------------|--|----------------------------|---|----------|-------|--------------|------------|--------------------------|------------------------|----------|
| Del | otor 1 John E Nash | | | | _ | | | | | |
| | otor 2 puse, if filing) | | | | | | | | | |
| Uni | ted States Bankruptcy Court for the | : NORTHERN DISTRIC | CT OF ILLINOIS | | | | | | | |
| | se number nown) | | - | | | ☐ An | | ed filing ent showing | g post-petitio | |
| O. | fficial Form B 6I | | | | | | M / DD/ Y | | mowning date. | |
| | chedule I: Your Inc | ome | | | | IVII | VI / DD/ Y | Y Y Y | | 12/1: |
| spo atta Par | plying correct information. If you use. If you are separated and you ch a separate sheet to this form. † 1: Describe Employment | r spouse is not filing w | ith you, do not includ | e infor | mati | on about : | your spo | ouse. If mo | ore space is | needed, |
| 1. | Fill in your employment information. | | Debtor 1 | | | | Debtor 2 | or non-fi | ling spouse | |
| | If you have more than one job, attach a separate page with | Employment status | ■ Employed□ Not employed | | | | ☐ Emplo | - | | |
| | information about additional employers. | Occupation | Package Handler | | | | | | | |
| | Include part-time, seasonal, or self-employed work. | Employer's name | FedEx Corporatio | n | | | | | | |
| | Occupation may include student or homemaker, if it applies. | Employer's address | P.O. Box 332 Memphis, TN 381 | 94 | | | | | | |
| | | How long employed t | here? 4 Years | | | | _ | | | |
| Par | t 2: Give Details About Mor | nthly Income | | | | | | | | |
| | mate monthly income as of the duse unless you are separated. | ate you file this form. If | you have nothing to re | port for | any l | line, write | \$0 in the | space. Inc | lude your no | n-filing |
| f yo | u or your non-filing spouse have mo e space, attach a separate sheet to | ore than one employer, co | ombine the information | for all | emplo | oyers for th | hat perso | n on the li | nes below. If | you need |
| | | | | | | For Debt | tor 1 | | btor 2 or ng spouse | |
| 2. | List monthly gross wages, sala deductions). If not paid monthly, | | | 2. | \$ | 1, | 147.42 | \$ | N/A | <u>.</u> |
| 3. | Estimate and list monthly overt | ime pay. | | 3. | +\$ | | 0.00 | +\$ | N/A | |
| 4. | Calculate gross Income. Add lin | ne 2 + line 3. | | 4 | \$ | 1 14 | 7 42 | \$ | N/A | 1 |

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| Debto | or 1 | John E Nash | | Cas | se number (if known) | | | |
|-------|--|---|--|----------------|--|------------------------------|---|--------|
| | Сор | y line 4 here | 4. | Fo | 1,147.42 | | ebtor 2 or iling spouse N/A | |
| 5. | l ist | all payroll deductions: | | | | | | |
| J. | 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. | Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: | 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. | \$ \$ \$ | 126.06 0.00 0.00 0.00 0.00 554.67 0.00 0.00 | \$ \$ \$ \$ + \$ | N/A N/A N/A N/A N/A N/A N/A | |
| 6. | Add | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | \$ | 680.73 | \$ | N/A | |
| 7. | Calc | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$ | 466.69 | \$ | N/A | |
| 8. | 8b. 8c. 8d. 8e. 8f. | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive | 8c. 8d. 8e. | \$ \$ \$ | 0.00 0.00 0.00 0.00 0.00 | \$ \$ \$ \$ \$ \$ \$ \$ \$ | N/A N/A N/A N/A N/A | |
| | 0 | Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Link | 8f. | \$ | 121.00 | \$ | N/A | |
| | 8g. | Pension or retirement income Payment for proving homecare for | 8g. | \$ | 0.00 | \$ | N/A | |
| | 8h. | Other monthly income. Specify: debtor's Mother | 8h. | + \$ | 400.00 | + \$ | N/A | |
| 9. | Add | all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | \$_ | 521.00 | \$ | N/A | |
| 10. | | culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ | | 987.69 + \$ | | N/A = \$ | 987.69 |
| 11. | Inclu othe | te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not acify: | deper | | . • | , | hedule J. 11. +\$ | 0.00 |
| 12. | | I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies | | | | | 12. \$ | 987.69 |
| 13. | Do y ■ □ | you expect an increase or decrease within the year after you file this form No. Yes. Explain: | ? | | | | monthly i | ncome |

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| Fill | in this information to identify your case: | | | |
|------------|--|---|--|--|
| Deb | otor 1 John E Nash | Che | eck if this is: | |
| | • | | An amended filing | |
| | otor 2ouse, if filing) | _ | A supplement show 13 expenses as of | ving post-petition chapter the following date: |
| Unit | ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS | | MM / DD / YYYY | |
| | se number | | A congrate filing for | r Debtor 2 because Debtor |
| | known) | | 2 maintains a sepa | rate household |
| Of | fficial Form B 6J | | | |
| So | chedule J: Your Expenses | | | 12/13 |
| Be info | as complete and accurate as possible. If two married people are filin ormation. If more space is needed, attach another sheet to this form. mber (if known). Answer every question. | | | |
| | rt 1: Describe Your Household | | | _ |
| 1. | Is this a joint case? | | | |
| | ■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household? | | | |
| | □ No | | | |
| | ☐ Yes. Debtor 2 must file a separate Schedule J. | | | |
| 2. | Do you have dependents? ■ No | | | |
| | | pendent's relationship to otor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
| | Do not state the | | | □ No |
| | dependents' names. | | | ☐ Yes |
| | | | | □ No □ Yes |
| | _ | | | □ No |
| | | | | ☐ Yes |
| | | | | □ No |
| 3. | Do your expenses include ■ No | | | ☐ Yes |
| Э. | expenses of people other than | | | |
| | yourself and your dependents? | | | |
| exp | tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless you are penses as of a date after the bankruptcy is filed. If this is a supplement plicable date. | | | |
| Inc | · ·lude expenses paid for with non-cash government assistance if you | know | | |
| the | e value of such assistance and have included it on <i>Schedule I: Your Ir</i> fficial Form 6I.) | | Your expe | enses |
| 4. | The rental or home ownership expenses for your residence. Include payments and any rent for the ground or lot. | first mortgage 4. | \$ | 400.00 |
| | If not included in line 4: | | | |
| | 4a. Real estate taxes | 4a. | \$ | 0.00 |
| | 4b. Property, homeowner's, or renter's insurance | 4b. | : | 0.00 |
| | 4c. Home maintenance, repair, and upkeep expenses | 4c. | | 0.00 |
| 5. | 4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as home eq | 4d. uity loans 5. | э s | 0.00 |

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| Debtor 1 | John E Nash | Case num | ber (if known) | |
|----------------------|--|--------------|----------------|--------------------------|
| o 11.1 | | | _ | |
| 6. Uti 6a. | lities: Electricity, heat, natural gas | 6a. | ¢ | 200.00 |
| 6b. | | 6b. | \$ | 0.00 |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | |
| 6d. | | 6d. | \$ | 50.00 |
| | | ou. | · | 0.00 |
| | od and housekeeping supplies | | \$ | 150.00 |
| | ildcare and children's education costs | 8. | \$ | 0.00 |
| | thing, laundry, and dry cleaning | 9. | \$ | 10.00 |
| | sonal care products and services | 10. | \$ | 0.00 |
| | dical and dental expenses | 11. | \$ | 0.00 |
| Do | Insportation. Include gas, maintenance, bus or train fare. not include car payments. | 12. | · | 150.00 |
| | tertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 0.00 |
| l. Ch | aritable contributions and religious donations | 14. | \$ | 0.00 |
| | urance. | | | |
| | not include insurance deducted from your pay or included in lines 4 or 20. | | • | |
| | a. Life insurance | 15a. | · — | 0.00 |
| | o. Health insurance | 15b. | · | 0.00 |
| | c. Vehicle insurance | 15c. | · | 34.00 |
| | d. Other insurance. Specify: | 15d. | \$ | 0.00 |
| | (es. Do not include taxes deducted from your pay or included in lines 4 or 20. | | • | |
| | ecify: | 16. | \$ | 0.00 |
| | tallment or lease payments: | 47- | • | 0.00 |
| | a. Car payments for Vehicle 1 | 17a. | · | 0.00 |
| | c. Car payments for Vehicle 2 | 17b. | | 0.00 |
| | c. Other. Specify: | 17c. | | 0.00 |
| | I. Other. Specify: | 17d. | \$ | 0.00 |
| | ur payments of alimony, maintenance, and support that you did not report as | 18. | \$ | 0.00 |
| | ducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). her payments you make to support others who do not live with you. | 10. | \$ | |
| | | 19. | Ψ <u> </u> | 0.00 |
| | ecify: her real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i> e | | our Income | |
| | a. Mortgages on other property | 20a. | | 0.00 |
| | o. Real estate taxes | 20b. | | 0.00 |
| | c. Property, homeowner's, or renter's insurance | 20c. | | 0.00 |
| | d. Maintenance, repair, and upkeep expenses | 20d. | | 0.00 |
| | Homeowner's association or condominium dues | 20d. 20e. | | |
| | | 20e. 21. | · - | 0.00 |
| . Oth | ner: Specify: | | φ | 0.00 |
| 2. Yo | ur monthly expenses. Add lines 4 through 21. | 22. | \$ | 994.00 |
| | e result is your monthly expenses. | | | |
| | culate your monthly net income. | | | |
| | a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | · — | 987.69 |
| 23k | o. Copy your monthly expenses from line 22 above. | 23b. | -\$ | 994.00 |
| 230 | Subtract your monthly expenses from your monthly income. The result is your monthly net income. | 23c. | \$ | -6.31 |
| For mod | you expect an increase or decrease in your expenses within the year after yo example, do you expect to finish paying for your car loan within the year or do you expect your diffication to the terms of your mortgage? No. Yes. | | | or decrease because of a |
| Exp | plain: | | | |

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | John E Nash | | | Case No. | | | | | | | |
|-------|---|---|----------------------|----------|------|--|--|--|--|--|--|
| | | | Debtor(s) | Chapter | 7 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | DECLARATION CONCERNING DEBTOR'S SCHEDULES | | | | | | | | | | |
| | DECLARATION UNDER | R PENALTY (| OF PERJURY BY INDIVI | DUAL DEF | BTOR | | | | | | |
| | | | | | | | | | | | |
| | | I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 | | | | | | | | | |
| | sheets, and that they are true and correct to | sheets, and that they are true and correct to the best of my knowledge, information, and belief. | | | | | | | | | |
| | | | | | | | | | | | |
| Date | May 7, 2015 | Signature | /s/ John E Nash | | | | | | | | |
| Duic | | Signature | John E Nash | | | | | | | | |
| | | | Debtor | | | | | | | | |
| | | | | | | | | | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

| In re | John E Nash | | Case No. | |
|-------|-------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,497.86 2015 YTD: Employment Income \$15,460.00 2014: Employment Income \$19,286.00 2013: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$1,452.00 2015 YTD: LINK

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B7 (Official Form 7) (04/13)

2

AMOUNT SOURCE

\$4,800.00 2015 YTD: Homecare

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
EDITOR TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 5138 South Princeton Chicago, IL, 60609 NAME USED John E Nash DATES OF OCCUPANCY

1999 - 2014

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

docket number.

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME (ITIN)/ COMPLETE EIN ADDRESS NAT

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

Mono h L

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

 Date
 May 7, 2015
 Signature
 /s/ John E Nash

 John E Nash
 Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruntcy Court

| | Northern Dis | strict of Illinoi | S | |
|--|--|--------------------------------|---|-----------------|
| In re John E Nash | | Dahtan(s) | Case No. | |
| | 1 | Debtor(s) | Chapter 7 | |
| CHAPTER 7 | INDIVIDUAL DEBTO | OR'S STATEM | IENT OF INTENTION | |
| PART A - Debts secured by property property of the estate. Attac | | | mpleted for EACH debt which | is secured by |
| Property No. 1 | | | | |
| Creditor's Name: -NONE- | | Describe Prop | erty Securing Debt: | |
| Property will be (check one): ☐ Surrendered | ☐ Retained | • | | |
| If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain | eck at least one): (for example, avo | oid lien using 11 | U.S.C. § 522(f)). | |
| Property is (check one): Claimed as Exempt | | ☐ Not claimed | as exempt | |
| PART B - Personal property subject to u Attach additional pages if necessary.) | unexpired leases. (All three | e columns of Par | t B must be completed for each une | expired lease. |
| Property No. 1 | | | | |
| Lessor's Name: Waterton Residentail | Describe Leased Pro Residentail Lease | operty: | Lease will be Assumed pure U.S.C. § 365(p)(2): ■ YES □ NO | suant to 11 |
| I declare under penalty of perjury tha personal property subject to an unexp | | intention as to a | any property of my estate securin | g a debt and/or |
| Date May 7, 2015 | Signature | /s/ John E Nash John E Nash | | |

Debtor

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United States Bankruptcy Court Northern District of Illinois

| In re | e John E Nash | | | | Case No. | | |
|-------|---|-------------------|---|---|-------------------------|-------------------------|-----------------|
| | | | | Debtor(s) | Chapter | 7 | |
| | DIS | CL | OSURE OF CON | MPENSATION OF ATTO | DRNEY FOR D | EBTOR(S) | |
| | Pursuant to 11 U.S.C paid to me within on | C. § 32 le yea | 329(a) and Bankruptcy Ruar before the filing of the | Rule 2016(b), I certify that I am the at e petition in bankruptcy, or agreed to connection with the bankruptcy case | attorney for the above- | named debtor and tha | |
| | For legal servic | es, I l | have agreed to accept | | \$ <u></u> | 1,365.00 | |
| | | | | ceived | | 0.00 | |
| | Balance Due | | | | \$ | 1,365.00 | |
| 2. | The source of the co | mper | nsation paid to me was: | | | | |
| | Debtor | | Other (specify): | | | | |
| 3. | The source of compe | ensati | ion to be paid to me is: | | | | |
| | ■ Debtor | | Other (specify): | | | | |
| _ | | | | · a a | | | 0 1 0 |
| 4. | ■ I have not agreed | I to s | hare the above-disclosed | d compensation with any other perso | on unless they are men | nbers and associates of | of my law tırm. |
| | | | | ompensation with a person or persons the names of the people sharing in the | | • | law firm. A |
| 5. | In return for the abo | ve-di | sclosed fee, I have agree | ed to render legal service for all aspe | ects of the bankruptcy | case, including: | |
| | b. Preparation and f | iling f the o | of any petition, schedule debtor at the meeting of | d rendering advice to the debtor in deles, statement of affairs and plan which creditors and confirmation hearing, | ich may be required; | - | kruptcy; |
| 6. | By agreement with the | ne de | btor(s), the above-discle | osed fee does not include the followi | ing service: | | |
| | | - | | CERTIFICATION | | | |
| | I certify that the fore bankruptcy proceeding | | g is a complete statemen | nt of any agreement or arrangement f | for payment to me for | representation of the | debtor(s) in |
| Date | ed: May 7, 2015 | | | /s/ Marcie Ventu | rini | | |
| | | | | Marcie Venturini | i 6203500 | | |
| | | | | Robert J. Semra 20 S. Clark Stree | nd & Associates, LLC | ; | |
| | | | | 20 S. Clark Stree | કા | | |
| | | | | Chicago, IL 6060 | | | |
| | | | | | Fax: (312) 913 063 | 1 | |
| | | | | (312) 913 0625 rsemrad@robert | | 1 | |

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of ROBERT J. SEMRAD & ASSOCIATES, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay Robert J. Semrad & Associates \$1365.00 in attorney fees plus costs in the amount of \$335.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due ROBERT J. SEMRAD & ASSOCIATES, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.

Adding additional bills \$50.00

Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As Robert J. Semrad & Associates will begin to work on my file immediately after entering into this contract, I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to Robert J. Semrad and Associates LLC. Any fees owing to Robert J. Semrad & Associates and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by Robert J. Semrad & Associates LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by Robert J. Semrad & Associates after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, Robert J. Semrad & Associates LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to Robert J. Semrad & Associates, LLC as part of this **advance payment retainer** shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad & Associates, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J. Semrad & Associates, LLC and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney

Phillip Bowen Matter Number 112341-001

Initial: PPQ____

that shall remain my property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As ROBERT J. SEMRAD & ASSOCIATES, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with ROBERT J. SEMRAD & ASSOCIATES, LLC. This includes, but is not limited to, providing ROBERT J. SEMRAD & ASSOCIATES, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that ROBERT J. SEMRAD & ASSOCIATES, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with ROBERT J. SEMRAD & ASSOCIATES, and an audit of the previous case(s) indicate that remaining attorney fees are owed, any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by ROBERT J. SEMRAD & ASSOCIATES, LLC or an agent thereof.

Date: 4/29/15

Client

Attorney

*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Phillip Bowen Matter Number 112341-001

Initial: PPB

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B 201B (Form 201B) (12/09)

| | · | United States Bankruptcy Cou Northern District of Illinois | ırt | |
|--------|---|---|------------------------|--------------------------|
| In re | John E Nash | | Case No. | |
| | | Debtor(s) | Chapter 7 | |
| | UNDER | ON OF NOTICE TO CONSUM § 342(b) OF THE BANKRUPTO Certification of Debtor e) have received and read the attached no | CY CODE | |
| Code. | 1 (we), the debtor(s), arrithm that I (we | e) have received and read the attached he | dice, as required by § | 342(0) of the Bankrupicy |
| John E | ∃ Nash | X /s/ John E Nash | 1 | May 7, 2015 |
| Printe | d Name(s) of Debtor(s) | Signature of De | btor | Date |
| Case N | No. (if known) | X | | |
| | · | Signature of Jo | int Debtor (if any) | Date |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy CourtNorthern District of Illinois

| | | Northern District of Illinois | | | |
|-------|--|--|------------------------------|----------------|--|
| In re | John E Nash | | Case No. | | |
| | | Debtor(s) | Chapter 7 | | |
| | VF | ERIFICATION OF CREDITOR M | MATRIX | | |
| | | Number of | f Creditors: | 34 | |
| | The above-named Debtor(s) (our) knowledge. |) hereby verifies that the list of credi | itors is true and correct to | the best of my | |
| | May 7, 2015 | /s/ John E Nash | | | |

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